United States Bankruptcy Court
District of Oregon

In re:
Michele Lea Arndorfer
Debtor

Case No. 17-31221-pcm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3 User: Admin. Page 1 of 2 Date Rcvd: Apr 04, 2017
Form ID: 309A Total Noticed: 29

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2017.

db	+Michele Lea Arndorfer, 4939 SE Malden DR, Portland, OR 97206-9147
smg	+Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-5013
smg	+US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
101426501	Convergent, ATERSO01, PO Box 1022, Wixom, MI 48393-1022
101426503	+Depted NeWet, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0008
101426504	+FedChex Recovery, PO Box 18978, Irvine, CA 92623-8978
101426505	First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
101426506	GAIC, PO Box 305076, Nashville, TN 37230-5076
101426507	+Galaxy Asset Purchasing LLC, PO Box 390846, Minneapolis, MN 55439-0846
101426510	IRS, Attn: Civil Process Clerk, U.S. Attorney, District of Oregon, 1000 SW 3rd, #600, Portland, OR 97204-2936
101426513	+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
101426514	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
101426515	+Multnomah Domestic Violence Unit, 421 SE 10th AVE, Portland, OR 97214-1311
101426518	ODR, c/o Ellen Rosenblum, Attorney General, Oregon Department of Justice, 1162 Court St, NE, Salem, OR 97301-4096
101426519	+VCA NW Veterinary Specialist, 16756 Se 82nd Drive, Clackamas, OR 97015-8589
101426520	+VCA SE Portland Animal Hospital, 13830 SE Stark ST, Portland, OR 97233-1857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: erikgraefflaw@gmail.com Apr 05 2017 01:39:36 ERIK J GRAEFF, Law Offices of Erik Graeff, 2125 N Flint Ave, Portland, OR 97227
tr	+EDI: QAEMITCHELL.COM Apr 05 2017 01:33:00 Amy E Mitchell, POB 2289, Lake Oswego, OR 97035-0074
smg	EDI: ORREV.COM Apr 05 2017 01:33:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+E-mail/Text: usaor.bankruptcy@usdoj.gov Apr 05 2017 01:40:35 US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
ust	+E-mail/Text: ustpregion18.pl.ecf@usdoj.gov Apr 05 2017 01:40:00 US Trustee, Portland, 620 SW Main St #213, Portland, OR 97205-3026
101426499	+E-mail/Text: banko@afscollect.com Apr 05 2017 01:39:44 Atlas Financial Services, 700 N Hayden IS DR 290, Portland, OR 97217-8172
101426500	E-mail/Text: bankruptcy@portlandoregon.gov Apr 05 2017 01:39:53 City of Portland, Tax Division, Revenue Division, 111 SW Columbia Street, Suite 600, Portland, OR 97201-5840
101426502	+EDI: CCS.COM Apr 05 2017 01:33:00 Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
101426508	EDI: IRS.COM Apr 05 2017 01:33:00 IRS, Attn: Attorney General of United States, 10th Constitution NW #4400, Washington, DC 20530
101426511	EDI: JEFFERSONCAP.COM Apr 05 2017 01:33:00 Jefferson Capital Systems LLC, 16 McLeland RD, Saint Cloud, MN 56303
101426512	+EDI: RESURGENT.COM Apr 05 2017 01:33:00 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
101426516	EDI: NAVIENTFKASMSERV.COM Apr 05 2017 01:33:00 Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
101426517	+EDI: ORREV.COM Apr 05 2017 01:33:00 ODR, Attn: Bankruptcy Unit, 955 Center St NE, Salem, OR 97301-2555

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

101426509*	IRS, Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2017 at the address(es) listed below:

NONE. TOTAL: 0

Information to identify the case:			
Debtor 1:	Michele Lea Arndorfer First Name Middle Name Last Name	Social Security number or ITIN:	xxx−xx−9549
		EIN:	_ _−_ _ _ _ _ _ _
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:	_ _ _ _
		EIN:	_ _−_ _ _ _ _ _ _
United States Bankruptcy Court:	District of Oregon	Date case filed for chapter:	7 4/4/17
Case number:	17−31221−pcm7		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case −− No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michele Lea Arndorfer	
2. All other names used in the last 8 years		
3. Address	4939 SE Malden DR Portland, OR 97206	
4. Debtor's attorney Name and address	ERIK J GRAEFF Law Offices of Erik Graeff 2125 N Flint Ave Portland, OR 97227	Contact phone 971−238−9322
5. Bankruptcy trustee Name and address	Amy E Mitchell POB 2289 Lake Oswego, OR 97035	Contact phone (503) 675−9955

For more information, see pages 2 & 3 >

6.	**Bankruptcy clerk's office** Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	1001 SW 5th Ave #700 Portland, OR 97204	Office Hours 9:00 a.m. − 4:30 p.m. Contact phone 503−326−1500 Date: 4/4/17
7.	**Meeting of creditors** Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	**May 8, 2017 at 10:00 AM** The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W−2 form; IRS form 1099; or Social Security Admin.report).	Location: **US Trustee's Office, 620 SW Main St Rm 223, Portland, OR 97205**
8.	**Presumption of abuse** If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9.	**Deadlines** The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:** **You must file a complaint:** • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). **You must file a motion:** • if you assert that the discharge should be denied under § 727(a)(8) or (9).	**Filing deadline:** 7/7/17
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors
10.	**Proof of claim** Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11.	**Creditors with a foreign address**	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12.	**Exempt property**	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

13.	**Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)**	This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee. Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by **7/7/17**. At least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.
14.	**Trustee Appointment**	The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE
15.	**Court Information and Legal Advice**	Court information is available at www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.